

Information to identify the case:

Debtor 1 Andrea Viktoria Jones
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4188**
EIN ____-_____
Social Security number or ITIN ____-_____
EIN ____-_____
EIN ____-_____
EIN ____-_____

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **11-32048-KRH**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrea Viktoria Jones
aka Andrea V Jones, aka Andrea Jones

March 8, 2016

For the William C. Redden
court: Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Andrea Viktoria Jones
 Debtor

Case No. 11-32048-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: smithla
 Form ID: 3180W

Page 1 of 1
 Total Noticed: 10

Date Rcvd: Mar 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2016.

db #+Andrea Viktoria Jones, PO Box 336, Montpelier, VA 23192-0336
 cr +Union Bank & Trust, c/o Jeremy S. Williams, Esq., Kutak Rock LLP, 1111 E. Main Street,
 Suite 800, Richmond, VA 23219-3521
 cr +Union First Market Bank, c/o Kimberly A. Pierro, Esquire, Kutak Rock LLP,
 1111 East Main Street, Suite 800, Richmond, VA 23219-3521
 10497077 Drs. Kowal & Macilwaine, P.C., C/O Berkeley, Curry & Cook, 1301 N. Hamilton St., Suite 200,
 Richmond, VA 23230-3959
 10348909 +Hanover County, M. Scott Miller, Treasurer, 7497 County Complex Rd #114,
 Hanover, VA 23069-1529
 10517476 +Hanover County, Virginia, County Attorney's Office, PO Box 470, Hanover, VA 23069-0470
 10348911 +Unlstmrkbtbk, Po Box 446, Bowling Green, VA 22427-0446

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10481307 E-mail/Text: tjohnson@denovusltd.com Mar 09 2016 04:10:05 Denovus Corporation LTD,
 re: MBNA, 480 Johnson Rd, Ste 110, Washington, PA 15301-8936
 10483651 EDI: JEFFERSONCAP.COM Mar 08 2016 22:58:00 DENOVS CORPORATION LTD,
 c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
 10348910 +E-mail/Text: colleen.atkinson@rmscollect.com Mar 09 2016 04:10:47 Receivable Management,
 7206 Hull Street Rd Ste, Richmond, VA 23235-5826

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10481306 ##+Berkeley, Curry, & Cook, re: Drs. Kowal & Macilwaine, 1301 N Hamilton St, Ste 200,
 Richmond, VA 23230-3959

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2016 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
 station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com
 Jeremy S. Williams on behalf of Creditor Union Bank & Trust jeremy.williams@kutakrock.com,
 lynda.wood@kutakrock.com;Amanda.nugent@kutakrock.com
 Richard James Oulton on behalf of Debtor Andrea Viktoria Jones 2debtlawgroup@gmail.com,
 thedebtlawgroupmail@gmail.com;DLGHearings@gmail.com;jkrumbein@krumbeinlaw.com
 Roger C Hurwitz on behalf of Debtor Andrea Viktoria Jones rchurwitz@gmail.com

TOTAL: 4